



02/22/05

85CF-00102
PATENT

JMW AF \$

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

: Art Unit: 3625

Serial No.: 09/737,035

: Examiner: Yogesh C. Garg

Filed: December 14, 2000

For: METHODS AND APPARATUS
FOR AUTOMATED
UNDERWRITING OF
SEGMENTABLE PORTFOLIO
ASSETS

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is:
Transmittal (3 pgs., in duplicate); Amendment After Final in Response to Office Action dated October 21, 2004 and made final (20 pgs.); Return post card

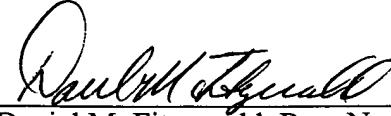
STATUS

2. Applicant claims small entity status.
 is other than a small entity.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER FOR PATENTS

Express Mail Label No.: EV458034661US**Date: February 18, 2005**

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Daniel M. Fitzgerald, Reg. No. 38,880

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

(a) Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<input checked="" type="checkbox"/> first month	\$ 120.00	\$ 60.00
<input type="checkbox"/> second month	\$ 450.00	\$ 225.00
<input type="checkbox"/> third month	\$1,020.00	\$ 510.00
<input type="checkbox"/> fourth month	\$1,590.00	\$ 795.00
<input type="checkbox"/> fifth month	\$2,160.00	\$1,080.00
	Fee Due	<u>\$ 120.00</u>

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

An extension of _____ months has already been secured. The fee paid therefor \$_____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$120.00**OR**

(b) Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

(Col. 1) CLAIMS REMAINING AFTER AMENDMENT	25	MINUS	24	=1	x \$25.00 = \$	OTHER THAN SMALL ENTITY	
						HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA
TOTAL INDEP.	25	MINUS	24	=1	x \$25.00 = \$		x \$50.00 = \$50.00
	3	MINUS	3	=0	x \$100.00 = \$		x \$200.00 = \$
— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ \$180.00 = \$		+ \$360.00 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$50.00

(a) No additional fee for Claims is required

OR

(b) Total additional fee for claims required \$50.00

FEE PAYMENT

5. Attached is a check in the sum of \$_____

Charge Deposit Account No. 01-2384 the sum of \$170.00
A duplicate of this transmittal is attached.

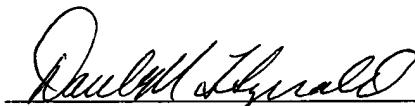
FEE DEFICIENCY

6. If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

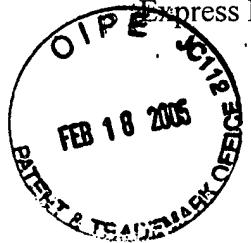
AND/OR

If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. Other:



Daniel M. Fitzgerald
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ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102
314/621-5070



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AMENDMENT AFTER FINAL

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated October 21, 2004 and made final.

02/23/2005 MAHMED1 00000009 012384 09737035
01 FC:1251 120.00 DA

02/23/2005 MAHMED1 00000009 012384 09737035
02 FC:1202 50.00 DA